



*Rights without duties
make anarchy
Duties without rights
make slavery*

- Francis Bacon

విజయం

A Journal of SBISUHC

Eternal Vigilance is the price of liberty - Jawaharlal Nehru

బ్యాంకింగ్ రంగ కార్మికోద్యమ రథ సారథి - కామ్రేడ్ వై. తారక్ నాథ్



బ్యాంకింగ్ రంగ కార్మికోద్యమ రథ సారథిగా, అవిశ్రాంత యోధుడిగా, నిష్ఠులకం ధీరుడిగా, లక్షలాదిమంది ఉద్యోగులకు నాయకత్వం వహించిన దివంగత మహానేత కామ్రేడ్ వై. తారక్ నాథ్ గారు జూన్ 20, 2004న అసువులు బాసారు. వారి స్మృత్యంజలి సమర్పణగా వారి చరిత్రని ఎల్లప్పుడూ కళ్ళముందు కదలాడాలని యూనియన్ దినోత్సవాన్ని ప్రతి సంవత్సరం జూన్ 20వ తేదీన జరుపుకొంటున్నాం. సమాజానికి ఎంతో రుణపడి ఉన్న మనం, ఆ సమాజానికి ఎంతోకొంత సేవ చేద్దాం అనే కామ్రేడ్ తారక్ నాథ్ గారి మాటలు ప్రేరణ కలిగించడమే కాదు, తారకమంత్రంలా పని చేశాయి. అందుకే ప్రతి యూనియన్ డేకి మన సభ్యులందరూ రాష్ట్ర వ్యాప్తంగా అన్నార్తులకు, రోగులకు, వృద్ధులకు ఇంకా ఎంతోమంది సాయానికి అర్హులైన వాళ్ళకి యూనియన్ సామాజిక సేవా కార్యక్రమంలో భాగంగా అర్హులైన వారికి అవసరమైన సరుకులు, మెడికల్ కిట్స్, తదితరాలను మన సభ్యులు స్వచ్ఛందంగా సమకూర్చి మూర్తీభవించిన మానవతా దృష్టితో సామాజికసేవా కార్యక్రమాలను చేయడం జరుగుతోంది. యూనియన్ పట్ల ప్రేమతో, సమాజం పట్ల బాధ్యతతో నిబద్ధతతో ఈ సంవత్సరం యూనియన్ డే సందర్భంగా సేవా మరియు వితరణ కార్యక్రమాలు జరిపిన సభ్యులకు ధ్యన్యవాదాలు మరియు శుభాభినందనలు.

THE SILENT DAWN OF YOUR REPLACEMENT AND THE UNSEEN SYSTEMIC COLLAPSE

Dear Colleague,

The scenario you paint—"one nice morning when you arrive here for duty, you may be shocked to find a humanoid or a robot working in my place by the side of you" is not a scene from a science fiction film. It is the tangible, unfolding reality of the Indian banking sector, driven by the relentless penetration of Artificial Intelligence (AI) and Machine Learning (ML). This is not a distant prophecy; it is a strategic plan being implemented in boardrooms and IT departments.

But we must look beyond the empty chair next to us. The threat is not just to our individual jobs; it is to the entire financial fortress we are sworn to protect. The very stability of our national financial system and its integrity against criminal attacks are being fundamentally undermined by the same technologies that seek to replace us. Let's dissect this multi-pronged assault.

1. The direct and unambiguous threat of role eradication

The most immediate danger is the outright elimination of roles that have formed the backbone of banking for generations.

- **The automation of routine and repetitive tasks:** if your daily work involves processing standard transactions, data entry, verifying documents, or handling repetitive customer queries, your role is at the highest risk. Robotic Process Automation (RPA) is the first wave of this assault is a "digital workforce" that operates 24/7 without fatigue, errors, or salary. The colleague who once processed loans, managed account updates, or handled clearing operations could be replaced overnight by a software script.
- **The evaporation of customer service touch points:** the friendly face at the counter, the patient voice on the phone—these human interactions are being systematically replaced. AI-powered chatbots and virtual assistants now handle millions of customer inquiries. They learn with every

interaction, making the human operator seem slow and inefficient by comparison.

- **The displacement of analytical and monitoring roles:** perhaps more shockingly, it is not just clerical jobs under threat. Roles that require a certain level of analysis are being usurped by Machine Learning. AI algorithms now perform fraud detection by analyzing millions of transactions in real-time, spotting patterns no human eye could see. Credit scoring models now use alternative data and complex algorithms to assess risk, displacing loan officers who once used experience and judgment.

2. The more insidious threat of role devaluation and "Phantom Employment"

Even if your job is not entirely erased, it faces a more subtle and demoralizing threat: devaluation.

- **Humans as appendages to machines:** your role may be reduced to that of a "supervisor" for the AI—merely handling the exceptions the system cannot process or justifying decisions already made by an algorithm. You become an expensive and fallible interface for a perfect machine.
- **The erosion of skills and stagnation:** as AI takes over complex tasks, your own skills begin to atrophy. The deep institutional knowledge and nuanced understanding of customer needs become devalued. You are left with mundane, residual tasks that offer no path for growth.
- **The psychological warfare of obsolescence:** this is the constant anxiety that your hard-earned expertise is becoming obsolete. It is the fear that the next round of technological "optimization" will be the one that finally makes your role redundant.

3. The systemic threat to financial stability: A house of cards built on code

This is where the threat transcends our individual jobs and becomes a national security

concern. The Reserve Bank of India (RBI) itself has warned that rapid AI adoption poses serious financial stability risks.

- **The domino effect of interconnectedness:** Banks are no longer independent fortresses. We all rely on the same few third-party tech companies for cloud services and AI platforms. This creates a terrifying "concentration risk." A single failure, a clever cyber-attack, or a poisoned data set at one provider could trigger a cascading collapse across multiple banks simultaneously. Unlike a human error contained to one branch, an AI failure could bring down the entire system overnight.
- **The "Black Box" that no one understands:** many advanced AI systems are inscrutable. Even their creators cannot always explain why they make a certain decision. Imagine a credit crisis where lending suddenly freezes because an AI model has mysteriously turned risk-averse. How do we fix what we cannot understand? How can we, as a society, trust a financial system whose core decisions are made by unexplainable algorithms? This opacity makes managing a crisis nearly impossible.
- **Algorithmic flash crashes and market mayhem:** in capital markets, AI-driven trading systems can create destructive feedback loops. If multiple AIs respond to market signals in the same way, they can amplify panic, causing volatility and crashes at speeds far beyond human comprehension or the capacity of traditional circuit-breakers to stop. Our jobs might be lost to calm, logical machines, but the market could be destroyed by their hysterical, automated speed.

4. The threat of AI-enhanced financial crimes: the criminal has a new partner

While AI is replacing our honest jobs, it is also becoming the ultimate partner-in-crime for fraudsters and hackers. The union's fear of "enemy countries destabilizing the system" is not paranoia; it is a new battlefield.

- **The era of the digital doppelganger:** Deepfakes and Phishing: The days of poorly

written phishing emails are over. Criminals now use Generative AI to create perfect audio and video deepfakes of CEOs, managers, or even you. They could simulate the voice of a branch manager authorizing a multimillion-rupee transfer, or a customer instructing a change of account details. Our existing verification protocols are utterly defenseless against this.

- **AI-Powered cyber sieges:** Forget the lone hacker. AI-enabled malicious bots can now launch continuous, adaptive attacks on our digital infrastructure. They probe for weaknesses 24/7, learning from our defenses and evolving their tactics in real-time. They operate at a scale and speed that human security teams cannot match, meaning our digital fortresses are under perpetual, automated assault.
- **The extraction of our financial DNA:** in a truly terrifying development, sophisticated attackers can use AI to reverse-engineer our own AI models. Through mathematically guided queries, they can steal the very algorithms we use for trading, credit scoring, and fraud detection. This is not just stealing data; it is stealing our institutional brain, our competitive advantage, and potentially finding the master key to exploit systemic weaknesses across the entire banking sector.

The fight is for more than just for our jobs

so, dear colleague, when you imagine that "nice morning," understand that the empty chair is just the first symptom of a deeper disease. The robot is already here, and it is not only taking our jobs but also introducing profound and potentially catastrophic risks to the financial system we serve.

We are not merely fighting for our paychecks. We are sounding the alarm as the first line of defense for the stability, security, and integrity of Indian banking. We must demand not just job protection, but also robust regulatory frameworks, iron-clad security protocols, and human oversight over these powerful technologies. The question is whether we will have a say in building a future where technology serves humanity and safeguards our national financial security, rather than sacrificing both at the altar of efficiency.

PHOTO GALLERY OF UNION SOCIAL RESPONSIBILITY



PHOTO GALLERY OF UNION SOCIAL RESPONSIBILITY



PHOTO GALLERY OF UNION SOCIAL RESPONSIBILITY



STATE BANK OF INDIA : HYDERABAD CIRCLE**LIST OF APPROVED HOSPITALS FOR POST TREATMENT PAYMENT FACILITY (BY CREDIT LETTER)**

S.No.	NAME OF HOSPITAL	ADDRESS	TYPE OF TREATMENT	ELIGIBILITY
1.	AGARWAL EYE HOSPITAL (NEW)	Dilsuknagar : Chikoti Green Building 16-11-477/7 to 28, Gaddiannaram, Dilsuknagar; Opp to Kamala Hospital, Above Vaibhav Jewellers, Hyderabad, Telangana - 500060. Tel : 7702355511	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
2.	AGARWAL EYE HOSPITAL (NEW)	Panjugutta : H.No. 6-3-712/80, Datla Pride, Panjugutta Officers Colony, Panjugutta, Near Panjugutta Metro Station, Metro Pillar No:1089, Hyderabad, Telangana - 500082. Tel : 7702355513	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
3.	AGARWAL EYE HOSPITAL (NEW)	Secunderabad : H.No.10-2-277, 2nd Floor, Northstar AMG Plaza Opposite to St. John's Church, West Marredpally Road, West Marredpally, Secunderabad, Telangana 500026. Tel : 9133700080	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
4.	AGARWAL EYE HOSPITAL (NEW)	Santosh Nagar : Hanuman Towers, No. 9-71-214/1, 215, 217, Maruthi Nagar, Santhosh Nagar Main Road, Near Yadagiri Theater, Next Swagath Hotel, Hyderabad, Telangana 500059. Tel : 7702355512	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
5.	AGARWAL EYE HOSPITAL (NEW)	Himayat Nagar : H.No 3.6-262, Old MLA Hostel Road, Himayat Nagar, Next to Ratnadeep Super Market, Hyderabad, Telangana 500029. Tel : 8466000012	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
6.	AGARWAL EYE HOSPITAL (NEW)	Madeenaguda : Plot No. 11-14, S.No. 222 Part, Miyapur Alwin Cross Roads, Madeenaguda, Telangana 500049. Tel : 7702355510	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
7.	AGARWAL EYE HOSPITAL (NEW)	Mehdipatnam : Mumtaz Complex, Mehdipatnam, Rethibowli Junction, Hyderabad, Telangana 500028. Tel : 7036607607	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
8.	AGARWAL EYE HOSPITAL (NEW)	Gachibowli : Radhika Reddy Arcade, Plot No. 3&53, Jayabheri Pine Valley Colony, Gachibowli, Hyderabad, Telangana 500032. Tel : 7702355003	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
9.	AGARWAL EYE HOSPITAL (NEW)	Kukatpally : H.No. 5-2-4/11 & 12, 2nd Floor, Near Kukatpally Metro Station, Metro Pillar No. 804, Kukatpally, Hyderabad - 500072. Tel : 7305517773	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
10.	AGARWAL EYE HOSPITAL (NEW)	Uppal : H.No 42, Road No. 1, Beside Mahindra Motors, P&T Colony, Sai Residency, Canara Nagar, Boduppal, Hyderabad, Telangana 500098. Tel : 9133707070	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
11.	AGARWAL EYE HOSPITAL (NEW)	AS Rao Nagar : Gayathri Arcade, Plot No 5, Survey No. 498/499, Thyagaraya Nagar Colony, A.S. Rao Nagar, Kapra Municipal Office Road, Keesara Mandal, Hyderabad, Telangana - 500062. Tel : 9133306453	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
12.	AIG HOSPITALS (Asian Institute of Gastroenterology)	Mind Space Road, Gachibowli , Hyderabad - 500 032 Tel : 040 - 42444222	Multi Speciality	Officers, Clerical Staff & Sub Staff
13.	APOLLO HOSPITALS	1) JUBILEE HILLS , Hyderabad - 530 017 Tel : 040-23607777, Fax: 040-23608050	Multi Speciality	Officers, Clerical Staff & Sub Staff
14.	APOLLO HOSPITALS	2) Besides Keys High School, Secunderabad Tel : 040-27718888	Multi Speciality	Officers, Clerical Staff & Sub Staff
15.	APOLLO HOSPITALS	3) Near OLD MLA Quarters, Hyderguda, Hyderabad Tel : 040 - 23231380	Multi Speciality	Officers, Clerical Staff & Sub Staff
16.	APOLLO HOSPITALS	4) DRDO, Kanchanbagh 'X' Roads, Hyderabad Tel : 040 - 2434 2211	Multi Speciality	Officers, Clerical Staff & Sub Staff
17.	AMOR HOSPITAL (NEW)	Near Balanagar Metro Station, Mumbai Highway, Y Junction Kukatpally, Hyderabad. Tel : 040-68069999	Multi Speciality	Officers, Clerical Staff & Sub Staff
18.	AWARE GLENEAGLES GLOBAL HOSPITALS	8-16-01. Near Sagar 'X' Road, L.B. Nagar, Hyderabad, Toll free 1800 123 11111 / 040 3064 4444	Multi Speciality	Officers, Clerical Staff & Sub Staff
19.	BASAVA TARAKAM INDO AMERICAN CANCER HOSPITAL & RESEARCH INSTITUTE	Road No.14, Banjara Hills, Hyderabad - 500034. Tel : 040-2355 1235/2360 7944	For Cancer Ailment Only	Officers, Clerical Staff & Sub Staff

20.	CARE HOSPITALS	1) Banjara Hills Branch, Road No.1, Banjara Hills, Hyderabad - 500034. Tel : 040 - 61856565	Multi Speciality	Officers, Clerical Staff & Sub Staff
21.	CARE HOSPITALS	2) Nampally Branch, 5-4-199, J.N.Road, Nampally, Hyderabad - 500001. Tel : 040 - 61656565, 67106565	Multi Speciality	Officers, Clerical Staff & Sub Staff
22.	CARE HOSPITALS (Gurunanak Care Hospital)	3) Musheerabad Branch, 1-4-908/7/1, Bakaram, Musheerabad Main Road, Hyderabad - 20. Tel : 040 - 61656565	Multi Speciality	Officers, Clerical Staff & Sub Staff
23.	CARE HOSPITALS	4) Gachibowli Branch, Hyderabad. Tel : 040 - 61656565	Multi Speciality	Officers, Clerical Staff & Sub Staff
24.	CITIZENS SPECIALTY HOSPITALS (NEW)	1-100/1/CCH, Nallagandla Village, Serilingampally Mandal, Hyderabad-500019. Tel : 040-6719 1919	Multi Speciality	Officers, Clerical Staff & Sub Staff
25.	CONTINENTAL HOSPITALS	Plot No. 3, Road No. 2, IT & Financial District, Nankaramguda, Gachibowli, Hyderabad-500035. Tel : 040- 6700 0000	Multi Speciality	Officers, Clerical Staff & Sub Staff
26.	GLENEAGLES GLOBAL HOSPITALS	8-1-1070/1 to 4, Lakdi-Ka-Pul, Hyderabad - 500 004. Toll free: 1800 123 1111 / 040 3064 4444	Multi Speciality	Officers, Clerical Staff & Sub Staff
27.	KRISHNA INSTITUTE OF MEDICAL SCIENCES (KIMS)	# 1-8-31/1, Minister Road, Secunderabad-500 003. Tel : 040- 4488 5000	Multi Speciality	Officers, Clerical Staff & Sub Staff
28.	LV PRASAD EYE INSTITUTE, BANJARA HILLS (NEW)	LV Prasad Marg, Kallam Anji Reddy Campus, Banjara Hills, Hyderabad - 500034. Tel : 040-68102020	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
29.	LV PRASAD EYE INSTITUTE, KISMATPUR (NEW)	Shirin Etian & Tara Brown Eye Centre, Himayat Sagar Road, Abhyudaya Nagar, Dargah Khaleej Khan, Kismatpur, Hyderabad - 500086. Tel : 040-66202020, 6309810222	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
30.	LV PRASAD EYE INSTITUTE, MADHAPUR (NEW)	LV Prasad Marg, Madhapur, 1-88/5/A, Plot No. 274, Police Station Opposite, Madhapur, Kavuri Hills, Hyderabad - 500081. Tel : 9392912709	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
31.	LV PRASAD EYE INSTITUTE, ALWAL (NEW)	Sai Life Sciences Eye Centre, Temple Alwal, Alwal, Secunderabad, Hyderabad - 500010. Tel : 6309882111	For Eye Ailments Only	Officers, Clerical Staff & Sub Staff
32.	OMEGA HOSPITALS	MLA Colony Main Road, Road No.12, Banjara Hills, Hyderabad - 500034. Tel : 040-2355 1034 Fax: 040-2355 0327	For Cancer Ailment Only	Officers, Clerical Staff & Sub Staff
33.	PACE HOSPITALS (NEW)	Metro Pillar No. C-1775,18, HUDA Techno Enclave, Beside Avasa Hotel, Hitech City Hitech City, Hyderabad.	Multi Speciality	Officers, Clerical Staff & Sub Staff
34.	RAINBOW CHILDREN'S SUPER SPECIALITY HOSPITAL (NEW)	1. Banjara Hills : \$ 8-2-120/103/1, Survey No 403, Road No. 2, Banjara Hills, Hyderabad, Telangana - 500 034.	Super Speciality	Officers, Clerical Staff & Sub Staff
35.	RAINBOW CHILDREN'S SUPER SPECIALITY HOSPITAL (NEW)	2. Secunderabad : # 3-7-222 & 3-7-223, Police Station Main Road, Opp: NEE, Kakaguda, Karkhana, Secunderabad, T.G. -500 009.	Super Speciality	Officers, Clerical Staff & Sub Staff
36.	RAINBOW CHILDREN'S SUPER SPECIALITY HOSPITAL (NEW)	3. Kukatpally : H.NO.1 2 19, 1 2 19/1, 1.2-192 & 1-2-10, Balanagar Mandal, Hydernagar, Kukatpally, Hyderabad - 500 072.	Super Speciality	Officers, Clerical Staff & Sub Staff
37.	RAINBOW CHILDREN'S SUPER SPECIALITY HOSPITAL (NEW)	4. Kondapur : Plot No.32 & 33, Survey No.12, Opposite CII, Kondapur, Serilingampally, Hyderabad, Telangana - 500 081.	Super Speciality	Officers, Clerical Staff & Sub Staff
38.	RAINBOW CHILDREN'S SUPER SPECIALITY HOSPITAL (NEW)	5. LB Nagar : Sy. No. 52, Saraswathi Nagar, Mansoorabad Village, Saroor Nagar Mandal, LB Nagar, Hyderabad - 500 074.	Super Speciality	Officers, Clerical Staff & Sub Staff
39.	STAR HOSPITALS	8-2-596/5, Road No.10, Banjara Hills, Hyderabad - 500034. Tel : 040-44777 777	Multi Speciality	Officers, Clerical Staff & Sub Staff
40.	STAR HOSPITALS (NEW)	Survey No. 74, Financial District , Nanakramguda, Hyderabad, Telangana. Tel : 18001027827	Multi Speciality	Officers, Clerical Staff & Sub Staff
41.	KIMS-SUNSHINE HOSPITALS	1-7-201 to 205, P.G.Road, Beside Paradise Hotel, Secunderabad - 500003. Tel : 040-43444546, 44550000	Multi Speciality	Officers, Clerical Staff & Sub Staff
42.	VIRINCHI HEALTH CARE PVT. LTD. (VIRINCHI HOSPITALS)	6-3-2, 6-3-3, 6-3-3/1, Road No.1, Banjara Hills, Hyderabad - 034. Tel : 04048666666, 04046999900	Multi Speciality	Officers, Clerical Staff & Sub Staff
43.	YASHODA HOSPITALS	1-1-156, 157/2, S.P. Road, Secunderabad - 500 003. (For Emergencies/Queries : 040-6944 4444 / For Appointments : 040-4567 4567)	Multi Speciality	Officers, Clerical Staff & Sub Staff
44.	YASHODA HOSPITALS	6-3-906/B & B1, Raj Bhavan Road, Somajiguda, Hyderabad - 082. (For Emergencies/Queries : 040-6944 4444 / For Appointments : 040-4567 4567)	Multi Speciality	Officers, Clerical Staff & Sub Staff
45.	YASHODA HOSPITALS	16-10-29, Nalgonda X Roads, Malakpet, Hyderabad - 500036. (For Emergencies/Queries : 040-6944 4444 / For Appointments : 040-4567 4567)	Multi Speciality	Officers, Clerical Staff & Sub Staff
46.	YASHODA HOSPITALS (NEW)	Hitech City : Branch Survey No. 41/14, JNTU to Hitech City Main Road, Khanamet Village, Serilingampally, Hyderabad, Telangana. Tel : 040-45674567	Multi Speciality	Officers, Clerical Staff & Sub Staff

STATE BANK OF INDIA : HYDERABAD CIRCLE**LIST OF APPROVED HOSPITALS FOR PERIODIC HEALTH CHECK UP : AWARD STAFF****(ELIGIBILITY : 35 YEARS ABOVE FOR ALL AWARD STAFF ONCE In EVERY TWO FINANCIAL YEARS)**

S.No.	NAME OF HOSPITAL	ADDRESS
1.	APOLLO HOSPITAL - (Sameer 98491694131)	JUBILEE HILLS, HYDERABAD
2.	APOLLO HOSPITAL - (Sameer 9849169413)	SECUNDERABAD, HYDERABAD
3.	APOLLO HOSPITAL - (Sameer 9849169413)	HYDERGUDA, HYDERABAD
4.	APOLLO HOSPITAL - (Sameer 9849169413)	DRDO, KANCHANBAGH, HYDERABAD
5.	CARE HOSPITAL - (Arun 8686000068)	BANJARA HILLS, HYDERABAD
6.	CARE HOSPITAL - (Sadathulla 6300077852)	NAMPALLY, HYDERABAD
7.	CARE HOSPITAL - (Naveen 7995025006)	GACHIBOWLI, HYDERABAD
8.	CARE HOSPITAL - (Nagaraj 9160465600)	MUSHEERABAD, HYDERABAD
9.	CONTINENTAL HOSPITAL - (Seshagiri 9866371971)	GACHIBOWLI, HYDERABAD
10.	YASHODA HOSPITAL - (Chaitanya 7702744511)	PATNY CENTRE, SECUNDERABAD
11.	YASHODA HOSPITAL - (Chaitanya 7702744511)	SOMAJIGUDA, SECUNDERABAD
12.	YASHODA HOSPITAL - (Chaitanya 7702744511)	MALAKPET, SECUNDERABAD
13.	YASHODA HOSPITAL - (Chaitanya 7702744511)	HITECH CITY, SECUNDERABAD
14.	SRI GURU RAGHAVENDRA SUNRISE SUPER SPECIALITY HOSPITAL	NIZAMABAD

PS : Carry identity card in original and Validity of the PHC letter One Month from the date of issue.**COM. K. SRINIVASA NANDAN – A LIFE OF SERVICE AND SOLIDARITY**

Comrade K. Srinivasa Nandan, Vice President of the Nalgonda Module, retired from the services of the Bank on 31 August 2025, bringing to a close a remarkable career dedicated to the organisation and the welfare of the membership.

Belonging to one of the last generations of office bearers, Com. Nandan had the unique distinction of working under all the General Secretaries of our mighty Union viz., Com. P. Lakshminarsaiah, Com. Y. Tharak Nath, Com. M.V. Murali, Com. V.V.S.R. Sarma, Com. R. Sriram, and our beloved Com. K.S. Sandilya symbolising continuity and steadfast commitment.

Elected as Regional Secretary, Nalgonda, in 2012, he played an instrumental role during the Associate Banks' merger, guiding members through a critical transition. In recognition of his

leadership, he was co-opted as Vice President of the Nalgonda Module in 2017.

A defining highlight of his organisational journey was his pivotal role in fostering unity and collective resolve, notably by leading the procession of office bearers and comrades from Nalgonda and Warangal, which was later joined by all other Modules, strengthening the clarion voice of the Union.

Com. K. Srinivasa Nandan rendered exceptional, selfless, and dedicated service to the organisation. His loyalty and commitment are etched in golden letters in the history of our mighty Union. We extend our heartfelt gratitude and wish him and his family good health, prosperity, and success in all his future endeavours and a fulfilling second innings.

State Bank of India Staff Union Hyderabad Circle places on record its deep appreciation for the exemplary and selfless services rendered by Com. K. Srinivasa Nandan. His contributions shall remain an integral part of the Union's legacy and continue to guide future generations of leadership.

ORGAN DONATION

There is a lot of hesitation
When we think about organ donation.
It's a matter of half an hour's duration
Before our body's final cremation.

Life is a precious gift,
Even after the soul has left.
There is a possibility of passing it,
To not just one, up to eight.

It's so easy, not so hard,
Simply sign a donor card.
This small selfless act,
Carries a huge impact.

Your eyes can see all the light,
Making someone's future bright.
Your heart can beat long and strong,
For someone else, it's a lifelong song.

Your lungs can breathe the air again,
Lifting someone's tremendous pain.
Your kidneys can find a home to stay,
Helping someone thrive, day by day.

In this world of give and take,
A vast difference you can make.
Become an organ donor,
Give second chance to your organs and be an honor.

Note: If you too want to give a second chance to your organs, with the great initiative of SBI, we can sign a donor card just by logging into our new HRMS portal and submit the form with few ticks and clicks.

- T. Radhika

P.F. No.: 6392083

Senior Associate

E-mail : radhika.thodupunooru@sbi.co.in

STATE BANK OF INDIA

SARB-2 HYDERABAD-20945

పెరుగుట విరుగుట కొరకే

ఇంటి ముందు చెట్టు పోయి ఇంట్లో A.C. వచ్చింది.
ఇంటి బయట పొయ్యి పోయి ఇంట్లో గ్యాస్ వచ్చింది.
ఇంటి ముందు అరుగులు పోయి ఇంట్లో టీవీ వచ్చింది.
ఇంటి ఆవరణలో పెరడు పోయి పాలరాయి ఫ్లోర్ అయింది.
ఇంటి బయట కుండ పోయి ఇంట్లో ఫ్రిడ్జ్ అయింది.
ఒంట్లో బద్దకం చేరి ఇంట్లో వాషింగ్ మెషీన్ అయింది.
ఇంటి బయట రుబ్బురోలు పోయి ఇంట్లో మిక్సీ అయింది.
ఇంట్లో పుస్తకాలు పోయి చేతిలో మొబైల్ అయింది.
ఇంటిముందు రంగవల్లులు పోయి పెయింటింగ్ లు వచ్చాయి.
ఇంట్లో పెద్దవాళ్ళు వృద్ధాశ్రమంలో అనాథలయ్యారు.
ఇంటి బయట మరుగుదొడ్లు ఇంట్లో ఎటాచ్ బాత్రూమ్స్ అయ్యాయి.
అమ్మ, నాన్న, అత్త, మామ, బాబాయ్, పిన్ని పిలుపులు మామ్, డాడ్, అంటీ, అంకుల్ గా మారాయి.

శరీరానికి రాసే సున్ని పిండి పోయి మార్కెట్లో సబ్బులయ్యాయి.
జుట్టుకు పెట్టుకొనే కుంకుడుకాయలు పోయి షాంపూలు అయ్యాయి.
గడపకు కట్టే పచ్చని తోరణాలు ప్లాస్టిక్ పువ్వులయ్యాయి.
వంట చేసుకొనే మట్టి పాత్రలు ఇంట్లో స్టీల్, ప్లాస్టిక్ గిన్నెలయ్యాయి.
ఇంట్లో ఆయుర్వేద వైద్యం మరచి పోయి వీధిలో మెడికల్ షాపులకు వలసకట్టాము.

శరీరాన్ని కప్పుకొనే దుస్తులు పోయి ఫ్యాషన్ మాయలో గుడ్డ పీలికలయ్యాయి.

ముఖానికి రాసుకొనే పసుపు, మీగడ పోయి మార్కెట్లో ఫేస్ క్రీములయ్యాయి.

పొడుగైన వాలుజాడలు కొత్తిమీర కట్టలయ్యాయి.

చేతికి అందంగా పెట్టుకొనే గోరింటాకు పోయి మెహిందీ కోసులయ్యాయి.
కుటుంబం కలిసి జరుపుకొనే పండుగలు, పబ్బాలు వాట్సప్ స్టేటస్ గా మారాయి.

సాంప్రదాయబద్ధమైన పెళ్ళిళ్ళు పోయి డెస్టినేషన్ పెళ్ళిళ్ళు వచ్చాయి..
ఎడ్లబండ్లు పోయి పెట్రోల్ వాహనాలు వచ్చాయి..

పచ్చని పొలాలు ఫ్యాక్టరీలు, భవంతులయ్యాయి.

కుటుంబంలో అనుబంధాలు ఆర్థిక సంబంధాలయ్యాయి...

ఇంటి చుట్టూ బంధాలు అవసరాలకు పరిమితమయ్యాయి.

మనిషిలో మంచి, మానవత్వం పోయి మోసం, ద్వేషం పెరిగాయి.

సంపాదన ధ్యాసలో మనిషి జీవితం యాంత్రికంగా మారింది.

డబ్బే పరమావధిగా, వస్తువులే హోదాగా భావించే మనిషి రాక్షసుడయ్యాడు.

నాటి మనిషి జీవితం ఆరోగ్యంగా, ఆనందంగా సాగేది..

నేటి మనిషి జీవితం ఒత్తిడి, ఆందోళనలు, అనారోగ్యంతో సాగుతుంది.

ఆధునికత మాయలో ప్రకృతిని కలుషితం చేసి మన గొయ్యిని మనమే తవ్వుకున్నాము.

“పెరుగుట విరుగుట కొరకే” అంటే ఇదే మరి.

- సామాజిక మాధ్యమాల సంయోజంతో

CAPITAL GAINS A/C SCHEME EXTENDED TO PVT BANKS

NEW CHANGES : Finance Ministry recognises new-age payment modes, expands definition of proceeds to be deposited.

The Finance Ministry has overhauled the Capital Gains Account Scheme by allowing most private banks to offer the facility, recognising new-age payment modes and expanding the definition of proceeds to be deposited, among others.

The Changes have been made effective from November 19. The Ministry has issued two notifications.

One relates to the inclusion of 19 private banks, comprising ICICI Bank and HDFC Bank, and others to provide a deposit scheme, while another notification concerns new provisions regarding payment instruments and a new source of proceeds.

The Income Tax Act provides a mechanism to avail of an exemption from Long-Term Capital Gains Tax (LTCG) on the sale of Capital Assets by reinvesting the proceeds within a specified time period.

The Capital Gains Account Scheme, (CGAS) introduced in 1988, facilitates parking the proceeds in a bank account for a period between the realisation of the gain and reinvestment. Investing the gains in this account is treated the same as direct reinvestment for exemption purposes.

However, short-term capital gains are not eligible for the capital gains account scheme (CGAS), as exemptions under Sections 54 to 54GB of the Income Tax Act apply only to long-term capital gains.

STREAMLINED PROCESS

Talking about new changes, Amit Maheshwari, Tax Partner at AKM Global, said that the scheme covers Section 54GA of the Income Tax Act as well now, which is for an industrial undertaking transferring from an urban area to SEZ, wherein all electronic payments such as UPI, IMPS, NEFT, and credit cards are recognised for making deposits.

"From April 1 2027, closures of CGAS accounts will move to a completely electronic system with digital signatures or EVC. Overall, these changes will facilitate a shift from a paper-driven, cheque-based process to a streamlined, technology-enabled framework for availing capital gains exemption," he said.

Lakshmi Sankar, Executive Director at Nangia Group, the clarification on the effective date of payment where a deposit is made through cheque, demand draft, or electronic mode, which is the date the deposit office receives the payment, subject to the cheque/draft/e-payment being successfully realised, is a welcome move.

"Electronic statement of account now holds significance similar to a pass book. Form 15G & Form 15H can also be furnished electronically for lesser/nil deduction of TDS on the interest portion of the deposit made," he said.

DEPOSIT ACCOUNT INFO

Under the scheme, there are two types of deposit accounts, namely Deposit account-A; and Deposit account-B.

The deposit made under account-A will be in the form of a savings deposit, and withdrawals under this account can be made from time to time by the depositor. Interest rate, as applicable, on Saving Accounts will be credited to such accounts.

The deposit made under account-B shall be in the form of a term deposit, with the option for the depositor to keep the deposit as a cumulative or non-cumulative deposit.

Withdrawals under this account can be made only after the expiry of the period for which the deposit under this account has been made and accepted.

The account can be opened with a minimum deposit of ₹1,000 and thereafter in multiples of ₹1 with no ceiling of maximum amount. The maximum tenor will not exceed 2 to 3 years from the date of transfer of the original asset. The minimum tenor for the maturity option would be seven days.

Source : Deccan Chronicle

SOME IMPORTANT E-CIRCULARS ISSUED

STAFF: MISCELLANEOUS - INTRODUCTION OF CRECHE ALLOWANCE FOR FEMALE EMPLOYEES

CDO/P&HRD-IR/15/2025 - 26 DATED 01/07/2025

REVISION OF THE SBI FAMILY PENSION SCHEME

CDO/P&HRD-PPFG/16/2025 - 26 DATED 01/07/2025

TDS ON SALARIES OF EMPLOYEES PERQUISITE VALUE OF INTEREST FREE/CONCESSIONAL LOANS TO STAFF FY 2025-26

CDO/P&HRD-PM/17/2025 - 26 DATED 01/07/2025

INTRODUCTION OF 'SBI TRIBUTE' SCHEME PROVISION OF IMMEDIATE SUPPORT FOR THE FAMILY ON DEATH OF THE PENSIONER/ RETIREE

CDO/P&HRD-PPFG/18/2025 - 26 DATED 23/07/2025

POLICY FOR GRANTING THE RECOGNITION TO THE WELFARE ASSOCIATIONS

CDO/P&HRD-RC/19/2025 - 26 DATED 31/07/2025

STAFF MISCELLANEOUS: PAYMENT OF DEARNESS ALLOWANCE FOR THE MONTHS OF AUGUST, SEPTEMBER & OCTOBER 2025

CDO/P&HRD-IR/20/2025 - 26 DATED 08/08/2025

DEARNESS RELIEF PAYABLE TO BANK'S PENSIONERS AND FAMILY PENSIONERS FOR THE MONTHS AUGUST 2025 TO JANUARY 2026

CDO/P&HRD-PPFG/21/2025 - 26 DATED 20/08/2025

STAFF: MISCELLANEOUS REVIEW / REVISION OF 'VACATION POLICY' FOR FY 2025-26

CDO/P&HRD-PM/23/2025 - 26 DATED 21/08/2025

SBI STAR (STAFF TALENT ACKNOWLEDGMENT & RECOGNITION) AWARDS ANNUAL EMPLOYEE EXCELLENCE AWARDS: "CELEBRATING OUR PEOPLE, OUR PRIDE"

CDO/P&HRD-PM/24/2025 - 26 DATED 26/09/2025



**'ANY THING IS POSSIBLE
WHEN YOU HAVE THE RIGHT
PEOPLE TO SUPPORT YOU'**



Vigilant at work, safe from fraudsters.

Members may send their suggestions / contributions to the Editor, Vigilant either by post to
Union Office or through e-mail ID : sbisuhc.vigilant@gmail.com

Editor, Printed & Published by : K.S. SANDILYA, General Secretary, SBISUHC, C/o. SBI Buildings, Bank Street, Hyderabad-500 001.

Printed at : Mallikarjuna Press, Hyderabad - 500 029.